

Fill in this information to identify the case:

Debtor 1 Matthew P Laychock

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of PA  
(State)

Case number 22-11579

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account: 7 7 7 9

Date of payment change: 08 / 08 / 22  
Must be at least 21 days after date  
of this notice

New total payment: \$ 359.45  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 5.49 % New interest rate: 6.24 %

Current principal and interest payment: \$ 346.08 New principal and interest payment: \$ 359.45

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 **Matthew P Laychock** Case number (if known) **22-11579**  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** Michele Green Date 07/20/2022  
Signature

Print: Michele Green Title Bankruptcy Administrator  
First Name Middle Name Last Name

Company Santander Bank, N.A.

Address 450 Penn Street  
Number Street  
Reading PA 19602  
City State ZIP Code

Contact phone (484) 512-3567 Email DeftBkr@santander.us

STATEMENT OF ACCOUNT

MATTHEW LAYCHOCK  
JILL T RODRIGUEZ  
525 RYERS AVE  
CHELTENHAM, PA 19012-2117

Account Number:	
Statement Period From:	06/17/2022
Statement Period Through:	07/16/2022
Days in Statement Period	30
Current Balance	44,919.73
Credit Line Amount:	0.00
Available Credit	0.00
Minimum Payment:	9,359.87
Payment Due Date:	08/08/2022

IMPORTANT MESSAGES

Principal Due	\$169.36	Beginning Balance	\$44,729.64
INTEREST CHARGE Due	\$190.09	Advances	\$0.00
Past Due Amount	\$8,335.14	Payments Received	\$0.00
Late Charges Due	\$268.28	INTEREST CHARGE	190.09
Fees Due	\$397.00		
Total Minimum Payment Due	\$9,359.87	Ending Balance	\$44,919.73

RATE SUMMARY

Periodic Rate From	Periodic Rate Through	Annual Percentage Rate	Daily Periodic Rate	Balance subject to Interest Rate
06/17/2022	07/08/2022	5.4900	0.0001504110	40,645.65
07/09/2022	07/16/2022	6.2400	0.0001709589	40,645.65

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	06/17/2022	BEGINNING PRINCIPAL		40,645.65
	07/16/2022	ENDING PRINCIPAL		40,645.65
***** FEES *****				
		TOTAL FEES THIS PERIOD	0.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	190.09	
***** 2022 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	0.00	
		TOTAL INTEREST CHARGED	1,174.41	

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
	08/08/2022	9,359.87	

MATTHEW LAYCHOCK  
JILL T RODRIGUEZ  
525 RYERS AVE  
CHELTENHAM, PA 19012-2117

Make Check Payable To:

SANTANDER BANK, N.A.  
P.O. BOX 16255  
READING, PA 19612-6255



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re: Matthew P Laychock

Chapter #13

Case No. 22-11579

Honorable Ashely M Chan

Debtor

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CERTIFICATE OF SERVICE

I, Michele Green of Santander Bank, N.A., do hereby certify that on July 20, 2022, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 20<sup>th</sup> day of July, 2022.

*Michele Green*

Michele Green

Santander Bank, N.A.

Bankruptcy Administrator

450 Penn Street

Reading, PA 19602

(484) 512-3567

Email: [DeftBkr@santander.us](mailto:DeftBkr@santander.us)

VIA US MAIL

MATTHEW P LAYCHOCK

525 RYERS AVE

CHELTENHAM, PA 19012-2117

VIA ECF

SCOTT F WATERMAN

2901 SAINT LAWRENCE AVE STE 100

READING, PA 19606-2265

DAVID M OFFEN

[DMO160WEST@GMAIL.COM](mailto:DMO160WEST@GMAIL.COM)